

Islamic Online Madrasah – IOM



Bachelor in Dawah and Islamic Studies

Research Topic: Importance of Halal income in Islam

Supervisor	Submitted by
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Date: 7 November 2024

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Declaration

I the undersigned hereby declare that the research paper entitled

“Importance of Halal Income is Islam” is an outcome of research conducted from secondary and primary sources based on empirical and practical learning. The study was conducted under the supervision and guidance of ustadhs of IOM.

This paper is not submitted to any other educational institution, printed media, and journals. I also declare the paper is prepared and moderated based on my personal understanding and is not published by any other authors, the sole objective of this work is only to participate in the simulation and assignment classes of Thesis Course -302 of 227 batch of IOM and done for the purpose of evaluation in final exam only.

Any reprint, publication, improvisation of this paper will be sole authority of the author.



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This is to certify that this research paper is done under my supervision and guidance and prepared and conducted by Sharif Ahmed Roll 227012497 student of batch 227 IOM

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Forewords

Bismillahir Rahmanir Rahim, In the name of Allah the merciful

قَالَ رَبِّ اشْرَحْ لِي صَدْرِي وَيَسِّرْ لِي أَمْرِي وَاحْلُلْ عُقْدَةً مِّن لِّسَانِي يَفْقَهُوا قَوْلِي
اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ كَمَا صَلَّيْتَ عَلَى إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ، إِنَّكَ
حَمِيدٌ مَّجِيدٌ
اللَّهُمَّ بَارِكْ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ كَمَا بَارَكْتَ عَلَى إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ
إِنَّكَ حَمِيدٌ مَّجِيدٌ

Alhahamdulillah as we are in the last quadrant of Aleem Preparatory course conducted by IOM ma sha Allah an enlightened Islamic educational institution having a contemporary outlook in the establishment of deen based education in Bangladesh.

Giving a background of IOM can be a separate thesis therefore I would not delve in that area rather be focused with a little background on the thesis topic importance of halal income in Islam.

SubhanAllah the world has evolved and nearly 1400 years passed by after the one and only accepted deen of Allah Swt * Islam has spread across every nook and corner of the earth and we are nearly 700 million Muslim sprawling the globe. We nurture the Imaan and Aqaid of Islam in our lives and

struggle to abide by the ruling of Allah SWT and His rasul Muhammad SM the best we can. The pillars of Islam consists of Shahada salat sawm hajj jaqat implying orders of halal earning is a must or fard in islam, in our paper we will discuss the importance of halal income in Islam the most important aspect of the complete code of life ordered by Allah SWT and reiterated by His beloved Rasul and servant Muhammad SM. In order to discuss the importance of Halal income in islam our approach is going to highlight the core concepts of Ethics, definition of income and sequentially discussing the key aspects of Halal income in Islamic perspective In Sha Allah. As a mandatory course paper this research had to be done from secondary sources more specifically it draws highly in references of a senior alumni of IUM while we have tried our best to instill our understanding of deen from our very limited, or no knowledge Alhamdulillah. Please accept our apologies for any unintentional mistakes in the paper and will value our teachers' perusal to this assignment as I am only a student of initial stage in Islamic curriculum. Our paper frequently refers to many other articles and references are mentioned to the best of our knowledge. As a student of deen we will continue our best effort to acquire beneficial knowledge and continuously improvise our paper In Sha Allah.

Importance and Ethics of Halal Earning In Islam

1. Introduction:

Wealth is one of the countless blessings of Allah (SWT). There are various arrangements for achieving the money. In human life it is comparable to the body's blood. Earning plays an important role in making life worthwhile. We live in such a materialistic world where everything revolves around money. Since the last decade the prices of basic necessities of life are increasing continuously. Media control people's minds and show a lot of unnecessary things as an important part of life, so that people buy these things by huge money. The importance of wealth has increased more than ever in the life of mankind. Everyone is running after money, regardless of the ways in which they are earned. It is not bad if you earn money, but as a Muslim, it is important to use the halal ways of making money and avoiding haram. Prophet Muhammad (pbuh) and his companions are the perfect example for it. Almighty Allah has said:

○

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا ۚ إِن كُنْتُمْ إِيَّاهُ تَعْبُدُونَ

O ye who believe! Eat of the good things that We have provided for you, and be grateful to Allah, if it is Him ye worship. (Quran 2:172) 1“Allah commands His believing servants to eat from the pure things that He has created for them and to thank Him for it, if they are truly His servants” (Ibn Kathir)2Again Allah says in the Quran,

إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ ۖ يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا

“O ye apostles! Enjoy (all) things good and pure, and work righteousness: for I am well acquainted with (all) that ye do.³¹
Surah Baqarah 2:172 Tafsir Ibn Kathir [surah Baqarah 2:172]³ Surah Muminun 23:51

Many people who consider themselves Muslims, but still engaged in illegal work – for example, shops selling alcohol, cigarettes, and institutions, the list can be extended hugely but to be precise, we have to change them all.

2. Definitions of Ethics, Earning & Halal Earning:

2.1 Ethics or moral philosophy is a branch of philosophy that involves systematizing, defending, and recommending concepts of right and wrong conduct. The term ethics derives from Ancient Greek ἠθικός (ethikos), from ἦθος (ethos), meaning 'habit, custom'.⁴

2.2 Definition of ethics:
v Literal Meaning: - In literal sense the word “Ethics” means
• Character
• Nature and
• Disposition
v Technical Meaning: - Ethics is the area of study concerned with what is morally good and what is morally bad. Ethics means **“Science of Morals or “Ilm al- Akhlaq”**.
• Ethics is a set of certain rules or a particular code of conduct which is being provided by a society or a religion.⁵
• Islamic ethics is a set of norms which are guiding a common Muslim so that he may live good and civilized life. ⁶
• The values or rules of conduct held by an individual or a group.
• Moral principles that govern a person's behavior or the conducting of an activity.⁷
According to Imam Al-Ghazali, character is an established state (of the soul) from which actions proceed easily without any need for reflection or deliberation. ⁸⁴
<https://en.wikipedia.org/wiki/Ethics>⁵ (Paper “Concept of ethics in islam”) <http://elearning.ascollegelive.net/6> (Paper “Concept of ethics in islam”) <http://elearning.ascollegelive.net/7> Oxford Dictionary⁸ Imam al Gazzali book, Ethical Philosophy

2.3 Definition of earning: According to Merriam Webster Dictionary, Something (such as wages) earned.⁹ The balance of revenue after deduction of costs and expenses.¹⁰ Cambridge dictionary says; the amount of money that someone is paid for working is Earnings.¹¹

2.4 Definition of halal Earning: Halal in Arabic: حلال, means "permissible", refers to what is permissible or lawful in Islamic law. It is frequently applied to permissible food and drinks. In the Holy Quran, the word halal is contrasted with haram (forbidden) 12Halal earning means legal or permissible earning. The income earned according to the instructions and the ways approved by Allah and His Prophet (sm) is called Halal earning.13Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا ۚ إِن كُنْتُمْ إِيَّاهُ تَعْبُدُونَ

○

O ye who believe! Eat of the good things that We have provided for you, and be grateful to Allah, if it is Him ye worship.14According to Tafsir Ibn Kathir; Allah commands His believing servants to eat from the pure things that He has created for them and to thank Him for it, if they are truly His servants. Eating from pure sources is a cause for the acceptance of supplications and acts of worship, just as eating from impure sources prevents the acceptance of supplications and acts

worship, as mentioned in a Hadith recorded by Imam Ahmad that Abu Hurayrah said that Allah's Messenger said:

أَيُّهَا النَّاسُ إِنَّ اللَّهَ طَيِّبٌ، لَا يَقْبَلُ إِلَّا طَيِّبًا، وَإِنَّ اللَّهَ أَمَرَ الْمُؤْمِنِينَ بِمَا أَمَرَ بِهِ الْمُرْسَلِينَ، فَقَالَ: ﴿يَا أَيُّهَا الرُّسُلُ كُلُوا مِن ۚ﴾

لَطَيِّبَاتٍ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ ۚ

، وَقَالَ: ﴿يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ﴾ ثُمَّ ذَكَرَ الرَّجُلُ يُطِيلُ السَّفَرَ أَشْعَثَ أَغْبَرَ يَمُدُّ يَدَيْهِ إِلَى السَّمَاءِ: يَا

«رَبِّ يَا رَبِّ، وَمَطْعَمُهُ حَرَامٌ، وَمَشْرَبُهُ حَرَامٌ، وَمَلْبَسُهُ حَرَامٌ، وَغُذِيَ بِالْحَرَامِ فَأَنَّى يُسْتَجَابَ لِذَلِكَ

○

(O people! Allah is Tayyib (Pure and Good) and only accepts that which is Tayyib. Allah has indeed commanded the believers with what He has commanded the Messengers, for He said:(O (you) Messengers! Eat of the Tayyibat and do righteous deeds. Verily, I am well acquainted with what you do) and: (O you who believe! Eat of the lawful things that We have provided you with) He then mentioned a man, (who is engaged in a long journey, whose hair is untidy and who is covered in dust, he raises his hands to the sky, and says, `O Lord! O Lord!' Yet, his food is from the unlawful, his drink is from the unlawful, his clothes are from the unlawful, and he was nourished by the unlawful, so how can it (his supplication) be. 15 accepted") It was also recorded by Muslim and At-Tirmidhi. Abdullah Ibn Masud (ra) reports that Allah's Messenger once remarked: "It is Obligatory to seek to earn Halal after other Obligatory observations i.e. Prayers etc.16So, when a Muslim intends to adopt a profession, start out a business, or seek an employment, then he must seriously think that if they are lawful for him. For example, if a person has got the opportunity of landing a secure job in a bank, he must not take up this job, rather he should try to find another gainful substitute which is completely Halal and pure.15 Tafsir Ibn Kathir16 Sunan Al-Baihaqi, 6:126

3.Importance and Ethics of Halal Earning In Islam

Importance of Halal Earnings: Halal Earning is an important provision: Allah has created man to worship him. One of the important acts of worship is earning that should be in a proper/ lawful way. Allah Says in the Quran,

إِنَّ الَّذِينَ تَعْبُدُونَ مِنْ دُونِ اللَّهِ لَا يَمْلِكُونَ لَكُمْ رِزْقًا فَابْتَغُوا عِنْدَ اللَّهِ ۚ إِنَّمَا تَعْبُدُونَ مِنْ دُونِ اللَّهِ أَوْثَانًا وَتَخْلُقُونَ إِفْكًا
إِلَىٰ هُتُورٍ ۚ الرَّزْقُ وَالْعِشْرُ وَالْكَافُورُ ۚ

For ye do worship idols besides Allah, and ye invent falsehood. The things that ye worship besides Allah have no power to give you sustenance: then seek ye sustenance from Allah, serve Him, and be grateful to Him: to Him will be your return.¹⁷

Everyone will be asked: Prophet Mohammad (sm) said,

لَا تَزُولُ قَدَمُ ابْنِ آدَمَ يَوْمَ الْقِيَامَةِ مِنْ عِنْدِ رَبِّهِ حَتَّى يُسْأَلَ عَنْ خَمْسٍ، عَنْ عُمْرِهِ فِيْمَ أَفْنَاهُ، وَعَنْ شَبَابِهِ فِيْمَ أَبْلَاهُ، وَمَالِهِ ۖ
«مِنْ أَيْنَ اكْتَسَبَهُ وَفِيْمَ أَنْفَقَهُ، وَمَادَا عَمِلَ فِيْمَا عَلِمَ

ۚ

“The son of Adam will not pass away from Allah until he is asked about five things:

- How he lived his life
- how he utilized his youth
- with what means did he earn his wealth
- how did he spend his wealth and
- What did he do with his knowledge? “ 18

This Hadith portrays the situation of every human on Day of Final Verdict. Even if it has passed in answering the rest of inquiries, be it religious or social, it will not be able to enter

Jannah (Paradise) until or unless it succeeds in giving satisfying replies to those five basic questions. Allah says In the Quran;¹⁷ Al- Quran 29:17¹⁸ Tirmidhi Hadith no.2417

وَبَشِّرِ الصَّابِرِينَ ۖ الَّذِينَ إِذَا أَصَابَتْهُمُ مُصِيبَةٌ قَالُوا إِنَّا لِلَّهِ وَإِنَّا إِلَيْهِ رَاغِبُونَ ۚ

Be sure we shall test you with something of fear and hunger, some loss in goods or lives or the fruits (of your toil), but give glad tidings to those who patiently persevere.¹⁹ Prerequisite of accepting Ibadah: Worship/Ibadah will not be acceptable to Allah if the earnings are not lawful. Allah Said;

-يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا ۖ إِن كُنْتُمْ إِيَّاهُ تَعْبُدُونَ ۚ

2:172

172. O ye who believe! Eat of the good things that We have provided for you, and be grateful to Allah, if it is Him ye worship.²⁰ Again Allah said,

إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ - يَا أَيُّهَا الرُّسُلُ كُلُّوْا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا

O ye apostles! enjoy (all) things good and pure, and work righteousness: for I am well acquainted with (all) that ye do.²¹ Ibn Kathir: “Allah commands His servants and Messengers, peace be upon them all, to eat lawful food and do righteous deeds, which indicates that eating what is lawful helps one to do righteous deeds. The Prophets, peace be upon them, did this in the most perfect manner, and did all kinds of good deeds in words, actions, guidance and advice. May Allah reward them with good on behalf of the people” ²²

Way of good deed: Allah has created the fields to make his servants lawful in this world. That is why the legal way of doing business, job or other things to earn money is permissible.

Allah Says,

طَوَّوْ لَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ ۖ وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ ۖ وَلَا تَنْسَ نَصِيبَكَ مِّنَ الدُّنْيَا ۖ وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ

"But seek, with the (wealth) which Allah has bestowed on thee, the Home of the Hereafter, nor forget thy portion in this world: but do thou good, as Allah has been good to thee, and seek not (occasions for) mischief in the land: for Allah loves not those who do mischief. "Prophet Muhammad Said:

حَدَّثَنَا أَبُو بَكْرِ بْنُ أَبِي شَيْبَةَ، وَعَلِيُّ بْنُ مُحَمَّدٍ، وَإِسْحَاقُ بْنُ إِبْرَاهِيمَ بْنِ حَبِيبٍ، قَالُوا حَدَّثَنَا أَبُو مُعَاوِيَةَ، حَدَّثَنَا الْأَعْمَشُ، عَنْ
إِبْرَاهِيمَ، عَنِ الْأَسْوَدِ، عَنْ عَائِشَةَ، قَالَتْ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " إِنْ
أَطِيبَ مَا أَلَكَ الرَّجُلُ مِنْ كَسْبِهِ وَإِنْ ۖ وَلَدَهُ مِنْ كَسْبِهِ. "

It was narrated from 'Aishah that the Messenger of Allah (Peace be upon him) said: 'The best (most pure) food a man consumes is that which he has earned himself, and his child (and his child's wealth) is part of his earnings.'²⁴.

Ruling/Teaching of Islam for Halal Earning

There are two fundamental principles for earning Islam.v

Basics: What is to be earned that must be fundamentally lawful.

Systematic: What I'm going to earn that must be in a prescribed way. Earning will not be lawful unless you follow these principles, which are summarized below:

The Substance/thing must be legal: A person who earns a good thing that must be lawful and Islam has made all the good things legal that are beneficial for mankind. Allah says,

إِنَّهٗ لَكُمۡ عَدُوٌّ مُّبِينٌ - ۞ يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِى الْأَرْضِ حَلَالًا طَيِّبًا وَ لَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ

O ye people! Eat of what is on earth, Lawful and good; and do not follow the footsteps of the evil one, for he is to you an avowed enemy.²⁵

The thing should be pure: Allah (swt) said,

وَاتَّقُوا اللَّهَ الَّذِى أَنْتُمْ بِهِ مُؤْمِنُونَ ۖ وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا

Eat of the things which Allah hath provided for you, lawful and good; but fear Allah, in whom ye believe.²⁶

So, the thing must be lawful and pure. The purpose of this is to say hygienic. We must adopt way that is basically pure and holy.

The way should be lawful: In the case of earnings, the means and medium must be in valid way. Because Islam prohibits making money from all illegal means and ways. Allah Says,

إِنَّ اللَّهَ كَانَ بِكُمْ ۖ وَلَا تَفْتُلُوا أَنْفُسَكُمْ ۚ يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ -۝

O ye who believe! Eat not up your property among yourselves in vanities: But let there be amongst you Traffic and trade by mutual good-will: Nor kill (or destroy) yourselves: for verily Allah hath been to you Most Merciful!! Ibn Kathir;

Allah, the Exalted and Most Honored, prohibits His believing servants from illegally acquiring each other's property using various dishonest methods such as Riba, gambling and other wicked methods that appear to be legal, but Allah knows that, in reality, those involved seek to deal in interest, gambling, sex business, even adulteration in commodities is strictly forbidden in islam.

Ibn Jarir recorded that Ibn `Abbas commented on aman who buys a garment, saying that if he likes it he will keep it, or he will return it along with an extra Dirham.

A mashur hadith of our beloved prophet PBUH passing by a market and seeing someone selling food grain and mixing the wet portion with the dried portion and hiding this, Allah's apostle when found this warned that anyone practicing falsehood in business transaction like this is not part of his ummah SubhanAllah.

Above example of sunnah clarifies that any sort of illegal and/or immoral activity in transactions is as bad a riba and we must abstain from them.

Earning cannot be an obstacle of Ibadah/Worship:
Do not forget Allah in earning. It will not be acceptable at all.
In Quran Allah Mentioned
that;

نَاكَ هُمُ الْخَاسِرُونَ - ِلِكَ قَاُولٌ ۚ وَمَن يَفْعَلْ ذَٰلِكَ يَأْتِيهَا الذِّينَ آمَنُوا لَا تُلْهِكُمْ أَمْوَالُكُم وَ
لَا أَوْلَادُكُمْ عَن ذِكْرِ اللَّهِ ۚ

O ye who believe! Let not your riches or your children divert
you from the remembrance of Allah. If any act thus, the loss
is their own.29

Earning for making a living while getting Allah's pleasure:
Only in the context of gaining wealth can be an obstacle of
Allah's Pleasure, it has been said in the Quran;

كِنَّ أَكْثَرَ النَّاسِ لَا يَعْلَمُونَ - ۚ قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ وَلَ

Say: "Verily my Lord enlarges and restricts the Provision to
whom He pleases, but most men understand not." 30

Allah is consoling His Prophet and commanding him to follow
the example of the Messengers that came before him. He tells
him that no Prophet was ever sent to a township but those
among its people who lived a life of luxury disbelieved in him,
and the weaker people of the town followed him. Those who
enjoyed a life of riches and luxury, and positions of leadership.
Qatadah said, "They are their tyrants, chiefs and leaders in
evil." 31

إِنَّا بِمَا أَرْسَلْتُمْ بِهِ كَفَرُونَ ۚ

A popular narration of hadith states Allahs messenger PBUH witnessed the jannah being mostly occupied by poor and oppressed people is a best narrative that a person living with bare minimum in duniya is most likely to live a lavish and comfortable life in akhira in sha Allah

Prophet Muhammad Said:

وعن أبي هريرة رضي الله عنه قال: قال رسول الله صلى الله عليه وسلم:
"يا أيها الناس إن الله طيب لا يقبل إلا طيباً، وإن الله أمر المؤمنين بما أمر به المرسلين،
فقال تعالى: ﴿يَا أَيُّهَا الرِّسْلُ كُلُوا
من الطيبات واعلموا صالحاً﴾، وقال تعالى: ﴿يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا
رَزَقْنَاكُمْ﴾ ثم ذكر الرجل يطيل السفر

أشعث أغبر يمد يديه إلى السماء : يا رب يارب، ومطعمه حرام، ومشربه حرام،
وملبسه حرام، وغذي بالحرام فأنى
يستجاب لذلك؟! "رواه مسلم.

Abu Hurairah (May Allah be pleased with him) said;The Messenger of Allah (Peace be upon him) said, "O people! Allah is Pure and, therefore, accepts only that which is pure. Allah has commanded the believers as He has commanded His Messengers by saying: 'O Messengers! Eat of the good things, and do good deeds.'(23:51) And He said: 'O you who believe (in the Oneness of Allah - Islamic Monotheism)!Eat of the lawful things that We have provided you..." (2:172). Then he (Peace be upon him) made a mention of the person who travels for a long period of time, his hair are disheveled and covered with dust. He lifts his hand towards the sky and thus makes the supplication: 'My Rubb! My Rubb!' But his food is unlawful, his drink is unlawful, his clothes are unlawful and his

nourishment is unlawful, how can, then his supplication be accepted?" [Muslim]. 32.

Above narration highlights the spirit in which dua or supplications to be made acceptable to Allah SWT a traveler can have dirt in his clothes and his attire may be untidy but his Qalb his soul must be pure as he travels and and makes his provision of life and follows the

5. Classification of Earning In Islam:

Islam has clearly defined the provision of life, what is lawful and what is forbidden.

حَدَّثَنَا أَبُو نُعَيْمٍ، حَدَّثَنَا زَكَرِيَاءُ، عَنْ عَامِرٍ، قَالَ سَمِعْتُ النُّعْمَانَ بْنَ بَشِيرٍ، يَقُولُ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: "الْحَلَالُ بَيِّنٌ وَالْحَرَامُ بَيِّنٌ، وَبَيْنَهُمَا مُشَبَّهَاتٌ لَا يَعْلَمُهَا كَثِيرٌ مِّنَ النَّاسِ، فَمَنْ اتَّقَى الْمُشَبَّهَاتِ اسْتَبْرَأَ لِدِينِهِ وَعِرْضِهِ، وَمَنْ وَقَعَ فِي الشُّبُهَاتِ كَرَعَ يَرْعَى حَوْلَ الْحِمَى، يُوشِكُ أَنْ يُوَاقِعَهُ. أَلَا وَإِنَّ لِكُلِّ مَلِكٍ حِمًى، أَلَا إِنَّ حِمَى اللَّهِ فِي أَرْضِهِ مَحَارِمُهُ، أَلَا وَإِنَّ فِي الْجَسَدِ مُضْغَةً إِذَا صَلَحَتْ صَلَحَ الْجَسَدُ كُلُّهُ، وَإِذَا فَسَدَتْ فَسَدَ الْجَسَدُ كُلُّهُ. أَلَا وَهِيَ الْقُلُوبُ" ُ

Narrated An-Nu'man bin Bashir; I heard Allah's Apostle saying, 'Both legal and illegal things are evident but in between them there are doubtful (suspicious) things and most of the people have no knowledge about them. So whoever saves himself from these suspicious things saves his religion and his honor. And whoever indulges in these suspicious things is like a shepherd who grazes (his animals) near the Hima (private pasture) of someone else and32 Riyad Us Saliheen Book 19 Hadith 44

at any moment he is liable to get in it. (O people!) Beware! Every king has a Hima and the Hima of Allah on the earth is His illegal (forbidden) things. Beware! There is a piece of flesh in the body if it becomes good (reformed) the whole body becomes good but if it gets spoil the whole body gets spoilt and that is the heart.33

From the Hadith we can summaries that, earning is 2 types;

5.1 Halal earnings: Islam has prescribed a responsibility to earn lawfully money to every Muslim to fulfilled needs and requirements of the family, a person should always try to earn money through righteous way. If we want to spend an ideal living than it is essential that we should work hard for it. Nowadays, there are many individuals in this world who earns money completely in a prohibited way, which should be avoided by practicing Muslim. Extremely illicit videos are offered by scammers in the net for money where as contents are made by female wearing hijabs and making verbal dua on the net are one such example.

5.1.1 Few qualities that helps people to earn in a prescribed way;

5.1.1A Honesty: Honesty should have in terms of earnings. If the negotiable items are lawful, then the earnings will not be lawful unless it is honesty. And there is a great opportunity for getting Paradise to be achieved through honesty. Prophet Said;

عَنْ أَبِي سَعِيدٍ ، عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ ، قَالَ : التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ
النَّبِيِّينَ وَالصِّدِّيقِينَ
وَالشُّهَدَاءِ

'Abu Sa'id Khudri Radi Allahu Anhu said, "The Prophet (peace and blessings of Allaah be upon him) said," The businessmen of the righteous and trustworthy (on the Day of Resurrection) will be with the prophets, Siddiqin and the martyrs.³⁴

5.1.1B Depository: Depository is a quality that is essential for lawful earning. If there is no depository, the earnings will not be lawful. Allah Says;

فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ ۖ سَفَرٌ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَانٌ مَّقْبُوضَةٌ ۖ وَإِنْ كُنْتُمْ عَلَىٰ وَجْهِ سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَانٌ مَّقْبُوضَةٌ ۖ وَلَا تَكْتُمُوا الشَّهَادَةَ ۚ إِنَّ رَبَّهٗ

– If ye are on a journey, and cannot find a scribe, a pledge with possession (may serve the purpose). And if one of you deposits a thing on trust with another, Let the trustee (Faithfully) discharge His trust, and let him fear his Lord. Conceal not evidence; for whoever conceals it, -35 His heart is tainted with sin. And Allah Knoweth all that ye do. Despite this we see companies individuals continuously breaking trust and constantly depriving people of their trust.

5.1.1C Keep the promise: The promises made in the job or business must be followed. Besides making promises, it is also found in the love of God as well as earning it lawful.

Quran says;

فَإِنَّ اللَّهَ يُحِبُّ الْمُتَّقِينَ ۖ بَعْدَ وَاتَّقَىٰ ۖ مَنْ أَوْفَىٰ ۖ بَلَىٰ

For His Mercy He specially chooseth whom He pleaseth; for Allah is the Lord of 36 bounties unbounded.

5.1.1D Transparency: There should be transparency in earnings; Allah says,

كُلِّ شَيْءٍ قَدِيرٌ – ۖ وَاللَّهُ عَلَىٰ ۖ وَيَعْلَمُ مَا فِي السَّمَاوَاتِ وَمَا فِي الْأَرْضِ ۚ قُلْ إِنْ تُحْفُوا مَا فِي صُدُورِكُمْ أَوْ تُبْدُوهُ يَعْلَمُهُ اللَّهُ ۚ

Say: "Whether ye hide what is in your hearts or reveal it, Allah knows it all: He knows what is in the heavens, and what is on earth. And Allah has power over all things.³⁷ Again Allah says;

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَقُولُوا قَوْلًا سَدِيدًا—

O ye who believe! Fear Allah, and (always) say a word directed to the Right.³⁸ but what we see is children are living lavish live from unaccounted huge income of their parents non disclosed illegitimate earning in public and private sector NauzuBillah

5.2 Haram earnings:

5.2.1 Unlawful material:

There are few things that are basically forbidden. There is no chance of making them lawful in any way. For example: alcohol, stealing, killing someone unjustly, pork meat, dead animal meat etc. Allah says,

إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ - يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَ لَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ

O ye people! Eat of what is on earth, Lawful and good; and do not follow the footsteps of the evil one, for he is to you an avowed enemy.³⁹

5.2.2 Methodically prohibited: There are some other things that are not actually forbidden but only because of the approach. For example, interest, bribery, gambling, lottery, deception, fraud, smuggling, sold adulterated products, prostitution,

prostitution business, dirty dancing, drug business, occupation, robbery, blackmail, terror, Syndicate increase prices etc. Allah says,

كُلِّ شَيْءٍ قَدِيرٌ – ۝ وَلِلَّهِ عَلَى ۝ وَيَعْلَمُ مَا فِي السَّمَاوَاتِ وَمَا فِي الْأَرْضِ ۝ قُلْ إِنْ تُخْفُوا
مَا فِي صُدُورِكُمْ أَوْ تُبْدُوهُ يَعْلَمُهُ اللَّهُ ۝

Say: "Whether ye hide what is in your hearts or reveal it, Allah knows it all: He knows what is in the heavens, and what is on earth. And Allah has power over all things.
40Again Allah says;

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتَذُلُّوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ
بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ – ۝

And do not eat up your property among yourselves for vanities, nor use it as bait for the judges, with intent that ye may eat up wrongfully and knowingly a little of (other) people's property. Al- Quran 4:29

To summarize the list provided by Allah SWT in Quran al kareem and also sunnah of Rasul PBUH clearly stipulates us of the dos and do nots of earning and we must adhere to these boundaries, unfortunately we see that our mindset has gone beyond these perimeters and people of moderns society are making continuous compromises in every sphere of lives when it comes to earning, we see parents put their children in institutions where they learn most contemporary and materialistic ways of life and often forgets that the love of akhira is better than the love of duniya.

An important Hadith Narrated by Aisha:

حَدَّثَنَا عُثْمَانُ بْنُ أَبِي شَيْبَةَ، حَدَّثَنَا جَرِيرٌ، عَنْ مَنْصُورٍ، عَنْ شَقِيقٍ، عَنْ مَسْرُوقٍ، عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا قَالَتْ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِذَا أَنْفَقَتِ الْمَرْأَةُ مِنْ طَعَامِ بَيْتِهَا غَيْرَ مُفْسِدَةٍ كَانَ لَهَا أَجْرُهَا بِمَا أَنْفَقَتْ وَلِزَوْجِهَا أَجْرُهُ بِمَا كَسَبَ، وَلِلْخَازِنِ مِثْلُ ذَلِكَ، لَا يَنْقُصُ بَعْضُهُمْ أَجْرَ بَعْضٍ شَيْئًا

Allah's Apostle said, "When a woman gives in charity some of the foodstuff (which she has in her house) without spoiling it, she will receive the reward for what she has spent, and her husband will receive the reward because of his earning, and the storekeeper will also have a reward similar to it. The reward of one will not decrease the reward of the others. 42

6. Halal Ways of Earning

Halal Ways of Earning: (With Rewards and Punishments)
Earning in a halal way is the liability of every Muslim on the face of this earth. Muslims have to abstain themselves from earning in a haram manner. If Muslims failed to practice this, then they will have to face the repercussions. Most of the Muslims around the globe are not satisfied with their income. They usually choose the unlawful means to accrue money. This will lead them to face severe punishments from Allah SWT. “Since the beginning of the preaching of Islam, the Prophets, Sufis and the great Islamic thinkers disseminate that a halal income is the precondition of Allah the almighty accepting any kind of Ibadah”⁴³. Keeping oneself away from Haram, and profiting from the Halal salary is as much necessary for the Muslims as the observance of Salah and payment of Zakah. “To become a true Muslim a man should believe and follow Allah and His guidelines from the very beginning.

A Muslim should follow the instructions of Allah in his earning and spending method, a believer of Allah is not allowed to earn and spend in any way he likes; any earning or business which is harmful to society like brothels, deceit, human trafficking, fraud, theft, corruption, bribes, interests, gambling, smuggling, hoarding of food stuff, using chemical and poison, selling expired goods, medicine and such other practices are completely prohibited for Muslim. If a Muslim has such a source of income from such a profession, they cannot expect the blessings of his creator or his other Ibadah to be accepted”⁴⁴

“After Allah stated that there is no deity worthy of worship except Him and that He Alone created the creation, He stated that He is the Sustainer for all His creation, and He mentioned a favor that He granted them; He has allowed them to eat any of the pure lawful things on the earth that do not cause harm to the body or the mind. He also forbade them from following the footsteps of Shaytan, meaning his ways and methods with which he misguides.

Disbelieving followers, like prohibiting the **Quranic example V. 5:103** of Bahirah (a she-camel whose milk was spared for the idols and nobody was allowed to milk it), or Sa'ibah (a she-camel let loose for free pasture for the idols and nothing was allowed to be carried on it), or a Wasilah (a she-camel set free for idols because it has given birth to a she-camel at its first delivery and then again gives birth to a she-camel at its second delivery), and all of the other things that Shaytan made attractive to them during the time of Jahiliyyah. Muslim recorded `Iyad bin Himar saying that Allah's Messenger said that Allah the Exalted says,

يَقُولُ اللَّهُ تَعَالَى: إِنَّ كُلَّ مَالٍ مَنَحْتُهُ عِبَادِي فَهُوَ لَهُمْ حَلَالٌ، وَفِيهِ وَإِنِّي خَلَقْتُ عِبَادِي حُنَفَاءَ، فَجَاءَتْهُمْ الشَّيَاطِينُ فَاجْتَالَتْهُمْ عَنْ دِينِهِمْ، وَحَرَّمْتُ عَلَيْهِمْ مَا أَحَلَلْتُ لَهُمْ

(‘Every type of wealth I have endowed My servants is allowed for them...’ (until), ‘I have created My servants Hunafa’ (pure or upright), but the devils came to them and led them astray from their (true) religion and prohibited them from what I allowed for them. ’)⁴⁴

Allah SWT said that shaytaan is an open enemy to you. He provokes an individual in millions of ways. He compels him to do the wrongs because he is looking for his followers to be burnt with him in the hell fire. Warning against Satan. Allah said in another instance:

﴿إِنَّ الشَّيْطَانَ لَكُمْ عَدُوٌّ فَاتَّخِذُوهُ عَدُوًّا إِنَّمَا يَدْعُو حِزْبَهُ لِيَكُونُوا مِنْ أَصْحَابِ السَّعِيرِ﴾

(Surely, Shaytan is an enemy to you, so take (treat) him as an enemy. He only invites his Hizb (followers) that they may become the dwellers of the blazing Fire.) (35:6), and:Allah SWT has a great affection for the people who bear taqwa and ikhlas. People who abstain from doing any haram activity that which is disliked by Allah SWT.” According to Abdullah ibn Masud, Radi-Allahu unhu, The Prophet Muhammad, Sall-Allahu alayhi wasallam, said: 'Seeking halal earning is a duty after the duty.' In other words working to earn a halal living is itself a religious obligation second in importance after the primary religious obligations like prayers, fasting and hajj”.⁴⁵

Basic guidelines for seeking halal income. Money is the machine of life. We are at present living in a world where everything revolves round money. There has been a significant increase in the necessities of life. The importance of wealth has increased more than ever in the life of the mankind. All the prophets made their money godly ways. The messenger of Allah (peace be upon him) was engaged in trade and was famous for his honesty. One has to abstain from earning money from all ways which have been prohibited or forbidden in islam. “for example, taking interest or accepting bribes for favors done by them to others, gambling, lottery, theft, robbery etc. Almost every Muslim knows that all these ways are prohibited in Islam”.⁴⁶

1The Prevention of selling Haram things : Trading is the most convenient way of earning income. It mainly involves buying and selling things. “Islam regulates all aspects of the life of a Muslim, including money matters. It is defined in the Shariah about receiving and spending money. A Muslim is obliged to keep himself from abuse to fulfill the obligations as well as try to keep the priority in everything, including in money matters” . 47

But this earning must be Halal. Our obligation is not just to make money but to make the halal money. “Trading things used for committing sin is haram. Examples of such things are pork, intoxicants, and other prohibited kinds of food in general, as well as idols, crosses, statues, and the like. Permitting the sale or trade of such goods signifies encouraging them among people to do haram while prohibiting their sale implies suppressing and ignoring them, thereby preventing people from coming into contact with them” .48

Prophet Muhammad(SAW) said: “Surely, Allah and his messenger have prohibited the sale of intoxicants, the flesh of dead animals, swine, idols”.49

6.2 Cease the Unethical business It's a shocking fact that most of the Muslims cannot discriminate between the halal and the haram ways of earning. They are involved in earning money in every way possible. Through all unfair and unjust means they are acquiring money and have no fear of Allah SWT. Prophet Muhammad SAW approved and confirmed the type of business which does not harm the honor of Islam that which did not conflict with the laws of Shariah and disproved those business practices which were against the

purposes and aims of the shariah. “If any business leads to the impurity of the character of persons and corruption of the normative moral standards imposed by Islam like pornography, sexual excited cinema and Immoral advertisement of Facebook, and the Internet; Islam addressed such types of business as being completely haram in the light of Quran abstain from fahsha and munqar and several sunnah”.⁵⁰

6.3 Riba(Interest) is prohibited in Islam. Interest has been strictly prohibited in Islam because it deeply concerns for the moral, social, and economic welfare of mankind. “After Allah mentioned the righteous believers who give charity, pay Zakah and spend on their relatives and families at various times and conditions, He then mentioned those who deal in usury and illegally acquire people's money, using various evil methods and wicked ways. Allah describes the condition of these people when they are resurrected from their graves and brought back to life on the Day of Resurrection:

﴿الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ﴾ ٥٠

(Those who eat Riba will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaytan leading him to insanity.) This Ayah means, on the Day of Resurrection, these people will get up from their graves just as the person afflicted by insanity or possessed by a demon would. Also Allah SWT declared war against the people charging usury and Allah's Apostle giving them the worst example of great sin of committing adultery with one's own mother NauzuBillah!

Ibn `Abbas said, "On the Day of Resurrection, those who consume Riba will be resurrected while insane and suffering from seizures." Ibn Abi Hatim also recorded this and then commented, "This Tafsir was reported from `Awf bin Malik, Sa`id bin Jubayr, As-Suddi, Ar-Rabi` bin Anas, Qatadah and Muqatil bin Hayyan." Al-Bukhari recorded that Samurah bin Jundub said in the long Hadith about the dream that the Prophet had,50

فَأْتَيْنَا عَلَى نَهْرٍ حَسِبْتُ أَنَّهُ كَانَ يَقُولُ: أَحْمَرُ مِثْلَ الدَّمِ، وَإِذَا فِي النَّهْرِ رَجُلٌ سَابِخٌ يَسْبِخُ ،
وَإِذَا عَلَى شَطِ النَّهْرِ رَجُلٌ لَقَدْ جَمَعَ» ٥٠
«عِنْدَهُ حِجَارَةٌ كَثِيرَةٌ، وَإِذَا ذَلِكَ السَّابِخُ يَسْبِخُ مَا يَسْبِخُ، ثُمَّ يَأْتِي ذَلِكَ الَّذِي قَدْ جَمَعَ الْحِجَارَةَ عِنْدَهُ، فَيَفْعُرُ لَهُ فَأَهُ فَيُلْقِمُهَا حَجَرًا

(We reached a river -the narrator said, "I thought he said that the river was as red as blood"-and found that a man was swimming in the river, and on its bank, there was another man standing with a large collection of stones next to him. The man in the river would swim, then come to the man who had collected the stones and open his mouth, and the other man would throw a stone in his mouth.)" 51 The explanation of this dream was that the person in the river was one who consumed Riba. One has to shun the practice of taking Riba as the way of earning will be illegal according to Islam and hence the money is also haram. "Ibn Jurayj said that Ibn `Abbas said that,

﴿فَأَذْنُوا بِحَرْبٍ﴾ ٥١

(then take a notice of war) means, "Be sure of a war from Allah and His Messenger." He also said, "On the Day of Resurrection, those who eat Riba will be told, `take up arms

for war."He then recited,(And if you do not do it, then take a notice of war from

﴿ فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۖ

52 Allah and His Messenger.)”According to hadith “A man’s property is as sacred as his blood”.This means taking it from him a giving him nothing in return is haram.⁵¹

Many individuals who see themselves as Muslims, yet occupied with illegal work –for instance, lease their premises to open a bar, shops offering liquor, cigarettes, and establishments, which expands intemperance, and so forth. Clarifying that, they, themselves do not do such activities. These individuals overlook that move toward becoming middle people and accomplices of wrongdoing, and they should give account on day of judgment for it,thus the cash earned by this rent, are likewise forbidden. In addition to those individuals who are associated with the forbidden, Allah drags out the life that they find in their family filthy ramifications of this work.

6.4 Rewards of Halal Earning The money earned through halal way is great source of divine and blessing from Allah SWT. Earning through lawful means gives satisfaction as the person will be spiritually and morally sound. He will create an environment for himself so that he can abstain himself from earning through unlawful means. He will achieve dunya and Akhirah as well. In dunya he will understand that the happiness lies only in remembering Allah SWT. Allah SWT will raise his status in the world and the people around him. He would attain the righteousness and will have huge rewards from abstaining from the Haram income. “Islam has described

many virtues for earning a Halal livelihood and seeking the lawful resources from the bounties of Allah. Abu Hurairah (ra) reports: "Once we were sitting in the presence of Allah's Messenger while a young person came to him from the mountains. When we saw him we wished that he invested his youth, energy and efforts in the way of Allah. Allah's Messenger heard our words and remarked, "Is the person killed in the way of Allah the only right person? The person who makes efforts for his parents is equal to the one who fights the battle in the way of Allah. And the person who tries to earn a lawful living for his family is also in the way of Allah and the person who tries to keep himself away from Haram is also in the way of Allah.

On the other hand, the person who is always in the pursuit of seeking much more wealth is in the way of Satan." (Al-Mujam Al-Awsat, Tabrani, 4:285, Sunan Al-Baihaqi, 9:25)"⁵³

6.5 Consequences of Haram Earnings The choice to consider one answerable for a person's haram exercises is exclusively in the hands of Allah. He brings him to account however He wills. He may punish the individual in this life. He may defer it for him to the Day of Judgment. Haram income has several impacts. Multilevel and on Multi generation.

وَحَدَّثَنِي أَبُو كُرَيْبٍ، مُحَمَّدُ بْنُ الْعَلَاءِ حَدَّثَنَا أَبُو أُسَامَةَ، حَدَّثَنَا فَضَيْلُ بْنُ مَرْزُوقٍ، حَدَّثَنِي عَدِيُّ بْنُ ثَابِتٍ، عَنْ أَبِي حَازِمٍ، عَنْ أَبِي هُرَيْرَةَ، قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " أَتَيْهَا النَّاسُ إِنَّ اللَّهَ طَيِّبٌ لَا يَقْبَلُ إِلَّا طَيِّبًا وَإِنَّ اللَّهَ أَمَرَ الْمُؤْمِنِينَ بِمَا أَمَرَ بِهِ الْمُرْسَلِينَ فَقَالَ { يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ } وَقَالَ { يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ } . ثُمَّ ذَكَرَ الرَّجُلَ لَ يُطِيلُ السَّفَرَ أَشْعَثَ أَغْبَرَ يَمُدُّ يَدَيْهِ إِلَى السَّمَاءِ يَا رَبِّ يَا رَبِّ وَمَطْعَمُهُ حَرَامٌ

وَمَشْرَبُهُ حَرَامٌ وَمَلْبَسُهُ حَرَامٌ وَغُذْيِي بِالْحَرَامِ فَأَنَّى يُسْتَجَابُ لِذَلِكَ. " َ

“Imām Muslim reports from the narration of Sayyidunā Abū Hurayrah raḍiya Allāhu ‘anhu, that Rasūlullāh ṣallā Allāhu ‘alayhi wa sallam says: “O people, Allah is Good and He therefore accepts only that which is good. And Allah commanded the believers as He commanded the Messengers by saying: “O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do” (Sūrah al-Mu’minūn. 51). And He said: “O those who believe, eat of the good things that We gave you” (Sūrah al-Baqarah. 172). He then made a mention of a person who travels widely, his hair disheveled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication): “O Lord, O Lord,” whereas his diet is haram, his drink is haram, and his clothes are haram, and his nourishment is haram. How can then his supplication be accepted?” 5453 Mufti Shoebullah Khan, “Earning halal in islam”.⁵⁴ <https://sunnah.com/muslim/12/83>

7. Effects

Effects on Personal Life From the above hadith we can infer the effects haram income on our life. A person who makes his income from the haram source is haram by itself. The initial effects of the haram earnings will be that a person will be indulged in haram activities and will face a very serious and stressful life.

The happiness is known to him, but he will be denied of that happiness that is even though he has a got surplus amount of money in his accounts. He still will be striving for the happiness and peace of mind. The food that is bought with the ill-gotten money lacks blessings results in making the person sick. It harms a person instead of nourishing.

7.2 Effects on Religious Activities It will highly affect the spiritual life of a person because all his acts of Ibadah will not be accepted and beside that he will feel lazy in performing the acts of worship which is a punishment from Allah SWT. For Allah SWT has great affection for the one who is pious and righteous. He will feel obstacles in performing the tahjjud. Prophets and Sahabas and the life of the Tabiyi Tab e tabiyi can be researched and realized they all had been hard working and righteous in their income and abstained from illicit earnings.

7.3 Effects on Relationship Haram earnings often make a man greedy and cold hearted. It has serious effects on relationships with family, spouse, children. A stable person reacts to events reasonably. An anxious or stressful person reacts unpredictably. Because he can't think straight. Since haram income drives its earners anxious, this state of anxiety

extends to affect their families, in the form of constant argument, quarrel and domestic violence. When haram income is the source of funding for a family, they can expect to lose tranquility and peace in the home.

7.4 Effect on Society Haram income does injustice to the society at many levels. The root will be the corruption in taking other jobs, knowing that there are better candidates for the job a person will do injustice to them. People stealing the money from the organization working for the betterment of the society. Not giving a favorable judgment because a person has already taken the bribe.

Favoritism or Partiality will be common :“The sources of haram wealth may not just come from your work but also inheritance. The Prophet, peace and blessings be upon him, said: “Learn inheritance and teach it for it is half the knowledge and it will be forgotten, and it is the first thing to be ripped from my Ummah”(Ibn Majah 2710)”.

8. Tauba for Earning Wealth in an Illicit Manner

Repentance or Tawba for Earning Wealth in an Illicit Manner: The word “Tawba”, is from the Arabic language which literally means to regret or “a return” or “a retreat”. In Islam, it means to leave anything which Allah has prohibited us to do and to return to what He has commanded. In simple terms, it refers to seeking repentance from Allah for the sins that we commit. Seeking tawba in Islam is extremely important so that we may be forgiven by Allah for the sins that we commit. Prophet Mohammad said that,

”نالتوا بالخطايا بين وخير خطاء آدم ابن كل

“Every son of Adam sins, and the best of those who sin are those who repent.”⁵⁵. In order to be amongst the best of people that the Prophet described, it is important that we seek tawba from Allah. Another reason to why tawba is important is because it paves the way for success. Allah mentioned in the Quran the following verse:

وَتُوبُوا إِلَى اللَّهِ جَمِيعًا أَيُّهَا الْمُؤْمِنُونَ لَعَلَّكُمْ تُفْلِحُونَ

النور } "تُفْلِحُونَ لَعَلَّكُمْ الْمُؤْمِنُونَ أَيُّهَا جَمِيعًا اللَّهُ إِلَى وَتُوبُوا

55

“...And O ye Believers! Turn ye all together towards Allah, that ye may attain Bliss” ⁵⁶This verse is beautifully explained by Ibn Kathir in his book, Tafsir ibn Kathir. According to Ibn Kathir, it means that to follow what we have been commanded by Allah to do and to leave that which is prohibited as in the

evil actions of the ignorant people because the biggest success is found in the deeds that Allah and his Messenger has ordered us to do and avoiding that which Allah has prohibited. And Allah is the source of strength. There is no doubt that earning wealth in an unlawful way is prohibited in Islam. However, this does not mean that those who had committed the sin of earning their wealth illegally does not deserve a second chance by seeking Allah's forgiveness. Allah stated in the Quran the following verse:{V.

نَفْعُلُونَ مَا وَيَعْلَمُ السَّيِّئَاتِ عَنْ وَيَغْفُو عِبَادِهِ عَنْ التَّوْبَةِ يَقْبَلُ الَّذِي وَهُوَ َ

{ 25:42“He is the one that accepts repentance from His servants and forgives sins: and He knows all that ye do”
57According to Tafsir ibn Kathir, “He is the one that accepts repentance from his servants and forgives sins...” means that, He (Allah) will accept repentance in the future, and He forgives past sins. Furthermore, he also stated that the part “...He knows what you.” means that although Allah knows all our deeds, actions and words, He still forgives us. The verse mentioned above proves that Allah is indeed the most forgiving and will accept the repentance of anyone who has committed acts which are prohibited in Islam such as earning wealth through bribery and stealing, etc. Not only does the Quran justify that seeking repentance from Allah will be accepted but also a number of hadiths. Abdullah Ibn Masood reported that the Prophet said, لَهُ ذَنْبٌ لَا كَمَنْ الذَّنْبِ مِنَ التَّائِبِ,

“A person that repented from sin is like one who did not commit sin.” (Ibn Majah,Baihaqi).This hadith gives hope for the sinners by assuring them that definitely their sins will be forgiven once they repent. It is important to note that, when

seeking forgiveness from Allah for earning wealth in an illegal way, one must be sincere. It must be tawbatan nasuha or sincere repentance. It is stated both in the Quran and Hadith that those who repent sincerely to Allah, admitting their sins, and pledge not to return to the sin will only have their sins forgiven. The Prophet mentioned in the following hadith that:

ثُمَّ بَذَنبَهَا عَ تَرَفَ إِذَا أَلْعَدَ فَإِنْ، إِلَيْهِ وَتَوْبِي لَلَّهِ فَاسْتَغْفِرِي بَذَنبَ أَلَمَّمْتُكَ نَتَ وَإِنْ
الْبَخَارِي رَوَاهُ . عَلَى هَلَّهِ تَابَ " تَابَ

“If the servant acknowledges his sin and repents, then Allah accepts his repentance.” 58

Also, in order for one’s repentance to be accepted in the case of stealing money from an individual, the stolen money must be returned to the rightful owner unless he forgives you. In brief, one who has earned their wealth in an unlawful manner still has a chance to repent and seek forgiveness from Allah and never returning to it again as long as they are sincere. Also, tauba is important because it leads one to success.

9. Exceptional Situations for Earning Illicit Wealth

Exceptional Situations for Earning Illicit Wealth: Sometimes, there are cases where someone has no choice but to accept money which is illegal and forbidden in Islam. For instance, when one is in dire need for money for reasons such as to pay hospital fee or for the sake of their survival, and knowing that the only way to get the money is to borrow from a bank or people but in return have to pay interest as well, in this case it is permissible upon him or her. After all, Islam is a religion that is easy and merciful to all. Allah mentioned in the Quran that:

...إِلَيْهِ اضْطُرُّتُمْ مَا إِلَّا عَلَيْكُمْ حَرَمٌ مَّا لَكُمْ فَصَلَّ وَقَدْ

°

58 Reported by Muslim, End; Trans.vol.4, no, 6673 “Why should ye not eat of (meats) on which Allah’s name hath been pronounced,when He hath explained to you in detail what is forbidden to you- except under compulsionof necessity?”59Ibn Kathir has explained in his book, Tafsir ibn Kathir, that Allah has explained and made clear to us what He has prohibited for us in detail, except under compulsion of necessity, a case where we are allowed to eat whatever we can find. This Qur’anic verse and explanation proves that Allah is merciful and understanding because he has made that which is forbidden,permissible in cases where there is no other choice. Thus, this also proves that one can accept money which is unlawful when is necessary.Taking money, which is unlawful in exceptional situation is permissible in Islam can be further related and proven with the following verse from the Quran:

:ال ب قرۃ}م رَجَى غَفُورٌ لِلَّهِ إِنَّ عَلَيْهِ إِثْمٌ فَلَا عَادٍ وَلَا بَاغٍ غَيْرَ اضْطُرَّ فَمَنْ

“He hath only forbidden you dead meat, and blood, and the flesh of swine, and that on which other name hath been invoked besides that of Allah. But if one is forced by necessity, without wilful disobedience, nor transgressing due limits, - then is he guiltless. For Allah is Oft -forgiving Most Merciful.”
60

It is mentioned in Tafsir ibn Kathir that, it was reported that Ibn Abbas commented on the Ayah: (...without wilful disobedience nor transgressing) saying, “Without wilful disobedience means eating the dead animal and not committing to do so.” Also, as stated in Ibn Kathir, Qatada said: “Without transgressing by eating from the dead animals, that is when the lawful is available.” From this explanation, it can be learnt and related to accepting money that is unlawful is permitted as long as there is no other option. However, if there is away of attaining money in dire situations lawfully, and this is not followed, it is forbidden to take the unlawful money, meaning now the person has transgressed.

To sum up, in situations where one is terribly in need of money and that the only way is to get the money unlawfully such as borrowing money involving interest, it is permissible for the person to do so in Islam and this proves that Islam is indeed a religion that is understanding and easy.

10.Role of Islamic Financial system in earning halal Income and refraining from haram in the form of RIBA

Modern era has submerged itself head over heels into riba based transactions as more and more nations are inter dependent and must exchange commodities, goods and services from other countries in order to continue their state functions overwhelming need and struggle to abide by shariah law has necessitated the invention of Islamic financial system which is now an highly researched subject in theory and in practice. Globally it started in arab block approximately 60 years back with a consensus of the ulemas through izma and qiyas that muslims must adhere to Islamic financial system in order to safeguard themselves from interest based systems. Due to its preferable intentions and one step towards adhering to Allah Swts orders to refrain from Riba the concept is hugely popular and more and more nations are adopting Islamic banking and financial system as the best alternative. General principles in Islamic financial transactionA set of Shariah principles governing the contracts and transactions of Islamic finance have been discussed by many previous researchers such as Saleh (1992), Mansuri (2006), Ayub (2007), Izhar (2010), Dusuki (2012) and Najeeb (2014).

In particular, the general principles of contracts based on Qur'an and Hadith in their discussions can be elaborated as follows:

(i) Not dealing with interest (riba'). Jurists and Shariah scholars have developed a criterion that serves as a fundamental building block of the theory of Islamic finance. The most important feature of that theory is not dealing with

interest (riba'). A contemporary scholar, Saleh (1992) has defined riba' as "an unlawful gain derived from the quantitative inequality of the counter-value in any transaction purporting to affect the exchange of two or more species which belong to the same genus and are governed by the same efficient cause". Indeed, the lender has to give away the lent goods or money to the borrower for the period of the loan without seeking any compensation.

Prohibition of riba' is ordained in Islam in all forms and intent. This prohibition is strict, absolute and unambiguous as stated in the Qur'an: "O you who believe! Fear God and give up what remains of your demand for riba, if you are indeed believers. If you do it not, take notice of war from God and His Messenger. But if you turn back, you shall have your capital sums. Deal not unjustly and you shall not be dealt with unjustly." (al-Baqarah: 278-279) Not only in the Qur'an, the Prophet (p.b.u.h) also cursed the one who charges riba', give it, records it, and witnesses it, by saying that; "They are all equal" (Muslim, Kitab al-Musaqat (3), No. 1598). Since Islamic finance involved in the real sector trading activities as well as the creation of debt as a result of credit transaction, they must give higher consideration to avoid riba' or else, their income might go to charity account due to non-compliance with Shariah.

(ii) The financial contracts must be cleared from contractual uncertainty (gharar). Another principle that governs all contracts and transactions is the prohibition of gharar. It conveys the meanings of indeterminacy, speculation, hazard and uncertainty. Ayub (2007) added in details that all valid contract must be free from excessive uncertainty about the subject matter or the consideration (price) given in exchange.

This is particularly a requirement of all compensatory or commutative contracts. Example of gharar transactions including the sale of fish in water, birds in the air, fetus in the womb, fruits of trees at the beginning of season when their quality cannot be established, or products of factory under construction. This prohibition is found to be stated in numbers of Hadith of Prophet (p.b.u.h). Abu Hurairah (r.a.t.a) narrated that the Prophet (p.b.u.h) forbade sale by pebbles and the gharar sale i.e. indeterminate and speculative transactions (Muslim, Kitab al-Tijarat (3), No. 1513). While Ali reported that, the Messenger of God forbade force purchases from a needy person and gharar purchase and the purchase of fruit before it reached maturity (Abu Dawud, Kitab al-Buyu' Wa al-Ijarat (3), No. 3382).

(iii) An exclusion of gambling (qimar) and games of chance (maysir) in any financial activity. Gambling includes every form of gain or money purely based on luck and chance. Meanwhile, Maysir literally means getting something too easily or getting a profit without working for it. All contracts involving maysir are prohibited because it refers to gaining wealth by chance. For instance, the present day lotteries and prize schemes based purely on luck using dicing and wagering. These are rightly held to be within the definition of gambling and maysir. The Qur'an has explicitly prohibited this practice by saying that: "O you who believe! Intoxicants (all kinds of alcoholic drinks), gambling, Al-Ansab, and Al-Azlam (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful." (al-Ma'idah: 90) Hence, this Qur'anic verse undoubtedly demonstrates that Islamic finance is forbidden from launching any such schemes or products (Saleh, 1990).

(iv) The involved parties to a financial transaction is entitled to profit only when they bears the risk of loss. Mansuri (2006) and Najeeb (2014) described this under the principle of liability for loss and entitlement to profit. The principle has been enunciated in the Hadith of Prophet (p.b.u.h): “Usufruct devolves with liability” (Abu Dawud, Kitab al-Buyu’ Wa al-Ijarat (3), No. 3508). Besides, Prophet (p.b.u.h) also said that: “A loan with a sale is not permitted, nor two conditions in a sale nor a profit of a thing allowed which is not in one’s liability, nor the sale of what you do not have in your possession” (Nasa’i, Kitab alTijarah (7), No. 4625). Such contracts operating under this principle are sale, hire or partnership. For instance, a businessman is entitled to profits and rewards from his business as he is ready to bear the loss. Likewise, the landlord of a house is entitled to rent of his house in the hiring contract because he subjects himself to the risk of its destruction and damages to it. The risk has made him the rightful of its rent. Also, all profits that has accrued to the partners in a partnership contract is attributable to the principle of liability.

(v) Free mutual consent of the contracting parties. The consent that is required for the formation of the valid contract is a free consent. The contract is considered invalid in the Shariah if the consent is obtained through coercion, fraud, misinterpretation or some illegal means. Similarly, a contract made in a state of intoxication or by way of jest or through mistake is also invalid in Islamic law. At this point, Mansuri (2006) explained that the possibility of invalid contract is due to the elements of free consent and the intention of the parties to enter into a contract and accept consequential obligations is missing in such cases. One of the verses of Qur’an that emphasize this principle is: “O you who believe, devour not your property among yourselves by unlawful means except

that it be trading by your mutual consent.” (an-Nisa’: 29) Correspondingly, Prophet (p.b.u.h) supports that: “The contract of sale is valid only by mutual consent” (Ibn Majah, No. 2245).

(vi) Permissibility as a General Rule. “What is not explicitly prohibited is permissible”. In the field of transactions and contracts, everything that is not prohibited is permissible. It has been emphasized in the Qur’an that: “Say (O Muhammad): Who has forbidden the adornment of God, which has brought forth for His bondsmen, and the good things of His providing.” (al-A’raf: 32) The above principle of permissibility establishes the fact that all agreements and conditions contained in them are permissible as long as they do not contradict any explicit text of the Qur’an and Hadith. This proves Ibn Taymiyyah’s argument that: “If proper fulfillment of obligations and the respect for covenants are prescribed by the Lawgiver, it follows that the general rule is that contracts are valid. It would have been meaningless to give effect to contracts and recognize the legality of their objective, unless these conditions were themselves valid”. Therefore, the theory leads to the principle of permissibility where if things are prohibited in the Qur’an and Hadith, they do not comply with Shariah. These general principles have provided people a reasonable degree of liberty in their dealings with each other and entering into contracts and transactions.

History of Islamic Banking The practices of Islamic banking are usually traced back to businesspeople in the Middle East who started engaging in financial transactions with their European counterparts during the Medieval era. At first, they used the same financial principles as the Europeans.

However, over time, as trading systems developed and European countries started establishing local branches of their banks in the Middle East, some of these banks adopted the local customs of the region where they were newly established, primarily no-interest financial systems that worked on a profit-and-loss sharing method. By adopting these practices, these European banks could also serve the needs of local businesspeople who were Muslim. Beginning in the 1960s, Islamic banking resurfaced in the modern world, and since 1975, many new interest-free banks have opened.

6 Though the majority of these Islamic banking institutions were founded in Muslim countries, Islamic banks also opened in Western Europe during the early 1980s. In addition, national interest-free banking systems have been developed by the governments of Iran, Sudan, and (to a lesser extent) Pakistan.

7 **Example of Islamic Banking** The Mit-Ghamr Savings Bank, established in 1963 in Egypt, is commonly referred to as the first example of Islamic banking in the modern world. When Mit-Ghamr lent money to businesses, it did so based on a [profit-sharing](#) model.

8 The Mit-Ghamr project was closed in 1967 due to political factors, but during its year of operations, the bank exercised a great deal of caution, only approving about 40% of its business loan applications. However, in economically good times, the bank's default ratio was said to be zero.

9 **What Is the Basis of Islamic Banking?** Islamic banking is grounded in the tenets of the Islamic faith as they relate to commercial transactions. The principles of Islamic banking are derived from the Quran, the central religious text of Islam. In Islamic banking, all transactions must comply with Shariah,

the legal code of Islam based on the teachings of the Quran. The rules that govern commercial transactions in Islamic banking are referred to as *fiqh al-muamalat*. How Are Conventional and Islamic Banking Different? One of the primary differences between conventional banking systems and Islamic banking is that Islamic banking prohibits usury and speculation. Shariah strictly prohibits any form of speculation or gambling, which is referred to as *maisir*. Shariah also prohibits taking interest on loans. Also, any investments involving items or substances forbidden in the Quran—including alcohol, gambling, and pork—are prohibited. How Do Islamic Banks Make Money? To earn money without the typical practice of charging interest, Islamic banks use equity participation systems, which are similar to profit sharing. Equity participation means if a bank lends money to a business, the business will pay back the loan without interest and instead give the bank a share in its profits. If the business defaults or doesn't earn a profit, then the bank also doesn't get paid.

The Bottom Line Islamic banking is also referred to as Islamic finance or Shariah-compliant finance. It refers to finance or banking activities that comply with Islamic law. There are many differences between Islamic and mainstream finance, but two of the most important are the methods of sharing profit and loss, and the prohibition of the collection and payment of interest by lenders and investors. Shariah also prohibits taking interest on loans. Islamic banks make a profit through equity participation, which requires a borrower to give the bank a share in their profits, rather than paying interest.

Bangladesh Perspective Banking Sectors: In pre liberation east pakistan era our country's economy was having very little international exposure and governed by pakistan this part of the continent was based in conventional banking system and banks such as ANZ Grindlays American Express bank are historically known. However common people did not have mentionable banking habit and were mostly agriculture based workers. Therefore people of those generation had a normal day to day life of simple professions and income must have been mostly halal and we hear this kind of lifestyle from our previous generations. However interest monger financing group existed from the prehistoric era in our regions, they were lenders of money to poor villagers charging heavy compound interest from the applicant and forcing them to become penniless and homeless if they failed to repay their debts. As the country became independent after 1971 Bangladesh slowly started seeing economic emancipations and market grown bigger along with peoples buying power.

Our country also went into the realms of conventional banking and interest spread in every sphere of life. Alhamdulillah due to good intention and strong submission to deen we know that several of our population they refrain from banking and try to abide by halal means of livelihood.

Role of Islamic Banks

The contemporary Islamic banking system as emerged with the consensus or Qias of the modern day ulemas to support the blood stream backbone of economy which is head over heels submerged in interest based banking. Likewise the first of its kind Islami Bank Bangladesh PLC (IBBPLC) is the largest commercial bank of Bangladesh. It is the first Shariah-

based Islamic bank in the South-East Asia established in March 1983. The Bank is a joint venture Public Limited Company with shareholding by foreign institutions and enlisted with Dhaka & Chattogram stock exchanges. With 398 branch, 251 sub-branch & 2,783 Agent Banking Outlets, the Bank possesses the largest branch network among the private sector banks in Bangladesh. It renders general banking, commercial investment and foreign exchange services with substantial CSR activities. Besides, the Bank is a global pioneer in and largest operator of Islamic microfinance. (REF IBBL Website)

Other Islamic Banks: other mainstream banks eventually followed this huge segment of Islamic financing option and profitability and gradually opened shariah based wings besides conventional banking enabled several depositors and lenders scope of avoiding conventional banking based on riba and restored to shariah based banking practice.

Critics against Shariah Based Banking:

- a. The popular critic against the shariah based banking is that is an alternative name given to interest that is profit but it is similar to interest.
- b. The Central bank does not have separate sharia based wing therefore the fund is ultimately diluted with riba based banking business
- c. It does not have the option of sharing probable loss incurring in business
- d. It requires a complete system not a partial system of finance is adequate to be Islamic, a country need to be run under Islamic system and Bait Al mal has to be the core finance source, a very fundamental view of Islamic thinking.

Despite above criticisms it is to be considered by Allah SWT alone that whether such inclusion of some ulemmas will be accepted by Allah SWT, current day practicalities are that more and more countries in the world Islamic financial products are getting tremendously popular with sincere intention or niyat to refrain from interest,

Some popular Islamic financial products

1. Islamic banking
2. Shariah based capital financing based on Murabaha and Musharaka
3. Islamic Sukuf Bond
4. Islamic Insurance services
5. Sharia Based Agro project financing
6. Sharia Based equity based partnership business
7. Sharia based Micro Financing
8. Islamic Logistics business model

Modern day necessities has facilitated the above business options for an individual or a firm who can avail any of the above modes and make a best alternative intention to be an entrepreneur at the same time abstain from Riba of any sort Alhamdulillah!

In Bangladesh the mainstream Kawmi based education system is a strong patronizer of Halal Income, the institution teaches countless Tolibul Ilm the importance of halal earning Alhamdulillah nowadays the enlightenment of Islamic values are shining in every spheres of life. We observe innumerable youths performing salah in masjid In our country we see several dimensions of Islamic beliefs which are dominant in

our community. People are practicing secularism at such a level that it often crosses the sharia parameter of halal and haram. Examples include many people saying 5 times prayers and observing other ruqns of Islam are voluntarily being engaged in illicit activities of conventional banking, building career in media etc, are too critically judged in the ethical boundaries of Islam. Are we allowed to do certain works in spite of the fact that we are going through hardships? SubhanAllah no! We must remember that our greatest leader Muhammad Swt had been steadfast in honesty in most severe poverty and likewise the generations that followed after him.

There is the blessing of Allah SWT in RMG sector that it includes several hundreds of thousands of our sisters and brothers in the most laborious yet acceptable work in our country, if we go into sector wise references we see below dilemmas in the employment sector of Bangladesh:

Lack of diversified employment opportunity for women compelling grounds Severe financial crisis necessitating the home maker to work outside the family. This is not forbidden for women to work for living provided they keep their attire within islamic dress codes and enable non mahrams to lower their gazes.

Booming population of Bangladesh and cost of living among struggling mid to less income groups

Due to struggle in meeting both ends meets more and more people thinking haram as halal, makruh as mustahab we often see a household help coming to us and helping us due to her extreme needs, it is our most important duty to respect her

and let her work with her modesty and train her if needed to live within sharia boundaries.

Upper echelon of society after reaching prosperity becomes complacent about their wealth and earning as halal and continues amassing wealth in illicit ways negating shariah boundaries

Rasullah (Sm says: “Nobody has taken better food than one who has earned it with one’s own hands” (Bukhari). May Allah accept our Earnings and worships, Amin

Ways of earning Halal income by a Bangladeshi :An hadith narrated by Umar Ra states that to justify the akhlaq of a person is to look at his transactions, our ultimate code of life Al quran has specified the deeds which are forbidden and there are several chapters of the sunnah books on this, for limited scope our paper we will not go again for threadbare discussion on the ways of means of Halal and haram listing conveniently we are discussing moral boundaries of remaining steadfast in the selection of our earning in the following paragraphs:

Refrain from the haram sources: Allah SWT strictly forbid interest as He says Ahallalahu baiya wa harramar riba..business is halal interest is haram so foremost muslim must abstain from interest based trades, jobs, transactions, savings etc.

Refrain from illicit activity: We frequently refer on interest to the only and forget that any illicit activity and income arising from there is haram in Islam, we will not list them as students of Islam we know them very apparently, jobs in brothels, bars

etc can be examples also halal sectors if involves deprivation of customers, like adulteration of commodities, misrepresentations etc lead to haram earning, unfortunate to note that Bangladesh is now swarming with gambling websites and many other immoral business activities posing a great threat to our imaan and aqaid Allahu Akber May Allah protect us!

Abstain from Jobs that are serving Christianity and the other faith in our country: this sectors included several NGO and charity organizations which are bring long term cultural effect in our Muslim major demography, so we must refrain from serving these organizations and earning from these sectors only Allah SWT Knows if legitimate in Islamic perspective?

11. Conclusion:

Brothers and sisters we often forget the qiraman Katebin kind and honorable ,the angels writing our deeds (sura infitar:11) as we are also fearful of Munkar and nakir asking every soul the questions mentioned previously (ref tirmidi). Repentance of an individual who attained his or her money illegally such as stealing may be forgiven by Allah provided that he or she is sincere and has been forgiven by the one he or she stole the money from. Allah SWT may forgive all sins except for sin of Shirk that is ascribe a partner with Allah Swt (al quran)

Furthermore, it is understood that Islam is a religion that is not harsh and will allow people to attain money that is prohibited to be permitted if the person is in dire need of it and that there is no other option to get the money needed. Welfare of mankind lies in Halal earnings. Haram or illegal earnings invite misfortune. Almighty Allah has created mankind for his iba'dat. And He has created all other things for benefit of mankind. As it is the duty of human beings to-do iba'dat of Allah, so it is their duty to look for Halal or legal earning. Almighty Allah has directed: "When you finish salat., go to your work and earn your Halal living" (Sura Al-Jumua:10). The Prophet (Sm) says: "Seeking Halal earnings is a Fard (or essential) after Fard" Islam does not like laziness, aversion to work and idleness at all. The following Hadith is its sure proof. The Prophet (Sm) says: "When your salatul Fajar is finished, do not go to sleep without working for your living." Hazrat Umar (R) said: "None of you should sit idle feeling discouraged in trying to seek earnings for your living". Encouraging people to do manual labor.

So we may conclude by making strong intention from today that we will put our best effort in earning halal income and refrain from haram and illicit income and also we will live our lives as per quran and Sunnah In shaa Allah. Wa Akhiru Dawana Anil Hamdu Lillahe Rabbil Alamin. Thanks for your valuable time. Ma Assalam.

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